

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/734,694 Confirmation No: 6528
Applicant : Ravi Ganesan
Filed : December 13, 2000
Title : **Dynamic Biller List Generation**

Art Unit : 3694
Examiner : Ella Colbert
Docket No. : 23952-0138
Customer No. : 72386

RESPONSE TO FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Final Office Action mailed March 16, 2010, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 17 of this paper.

The **Conclusion** begins on page 21 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:
Amendment on April 9, 2010.


Rhett S. White